

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOSEPH FRANCIS FRAZZINI

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-10772 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/24/2017 and confirmed on 5/10/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		76,230.00
Less Refunds to Debtor	498.35	
TOTAL AMOUNT OF PLAN FUND		75,731.65

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,580.00	
Trustee Fee	3,512.42	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,092.42

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BARCLAYS MORTGAGE TRUST 2021-NPL Acct: 8697	0.00	44,350.78	0.00	44,350.78
	BARCLAYS MORTGAGE TRUST 2021-NPL Acct: 8697	0.00	0.00	0.00	0.00
	BARCLAYS MORTGAGE TRUST 2021-NPL Acct: 8697	21,549.00	21,549.00	0.00	21,549.00
	HOLIDAY FINANCIAL SERVICES Acct: 0200	0.00	0.00	0.00	0.00
					65,899.78

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	JOSEPH FRANCIS FRAZZINI Acct:	0.00	0.00	0.00	0.00
	JOSEPH FRANCIS FRAZZINI Acct:	498.35	498.35	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,580.00	3,580.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	1,000.00	1,000.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 6083	1,333.97	1,333.97	0.00	1,333.97
					1,333.97

Unsecured					
	ASSOCIATED CLINICAL LABORATORIES+ Acct: 9084	0.00	0.00	0.00	0.00
	CHEST DISEASES OF NW PA++ Acct: 2520	0.00	0.00	0.00	0.00
	CNAC Acct: 6207	0.00	0.00	0.00	0.00
	CREDITECH	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9533				
	CREDITECH	0.00	0.00	0.00	0.00
	Acct: 9439				
	CREDITECH	0.00	0.00	0.00	0.00
	Acct: 5658				
	CREDITECH	0.00	0.00	0.00	0.00
	Acct: 5734				
	NORTHWOOD COLLECTION	0.00	0.00	0.00	0.00
	Acct: 4689				
	NUVELL CREDIT CO LLC(*)	0.00	0.00	0.00	0.00
	Acct: 7048				
	PALISADES ACQUISITION/PALISADES CLL	0.00	0.00	0.00	0.00
	Acct:				
	ST VINCENT INSTITUTE*++	0.00	0.00	0.00	0.00
	Acct: 4133				
	SV CONSULTANTS IN CARDIOLOGY LLC	0.00	0.00	0.00	0.00
	Acct: 5001				
	INTERNAL REVENUE SERVICE*	405.48	405.48	0.00	405.48
	Acct: 6083				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	POWERS KIRN LLC	0.00	0.00	0.00	0.00
	Acct:				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct:				
	VANTAGE HOME RESPIRATORY	0.00	0.00	0.00	0.00
	Acct:				
					405.48

TOTAL PAID TO CREDITORS

67,639.23

TOTAL CLAIMED

PRIORITY 1,333.97

SECURED 21,549.00

UNSECURED 405.48

Date: 07/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JOSEPH FRANCIS FRAZZINI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-10772 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Joseph Francis Frazzini
Debtor

Case No. 17-10772-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jul 27, 2022

User: auto
Form ID: pdf900

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Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2022:

Recip ID	Recipient Name and Address
db	+ Joseph Francis Frazzini, 6151 Redwood Drive, Harborcreek, PA 16421-1012
14664607	+ Associated Clinical Laboratories, PO Box 71312, Philadelphia, PA 19176-1312
15454746	+ BARCLAYS MORTGAGE TRUST 2021-NPL1, MORTGAGE-BACKED, Eight Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980
14664608	+ Chest Diseases of Northwestern, 3580 Peach Street, Suite 103A, Erie, PA 16508-2776
14664609	+ Cnac / Oh105, 7550 Leavitt Road, Amherst, OH 44001-2702
14664610	+ Creditech / Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099
14711553	+ Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14664611	+ Green Tree Servicing LLC, Po Box 0049, Palatine, IL 60055-0001
14664612	+ Holiday Financial Services, 715 West 38th Street, Liberty Plaza II, Erie, PA 16508-2626
14664616	+ KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14664617	+ Northwood Collections, 3439 East Avenue South, La Crosse, WI 54601-7241
14664622	+ SV Consultants in Cardiology LLC, 2315 Myrtle Street, Suite 190, Erie, PA 16502-4604
14664620	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
14664623	+ Vantage Home Respiratory Services, 1305 South Main Street, Meadville, PA 16335-3036

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14664614	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 27 2022 23:50:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
15171998	Email/Text: mtgbk@shellpointmtg.com	Jul 27 2022 23:50:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14664618	+ Email/Text: ally@ebn.phinsolutions.com	Jul 27 2022 23:50:00	Nuvell Credit, PO Box 380901, Bloomington, MN 55438-0901
14664619	+ Email/Text: ebn@vativrecovery.com	Jul 27 2022 23:50:00	Palisades Acquisition IX, LLC, Vativ Recovery Solutions LLC, PO Box 40728, Houston, TX 77240-0728

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BARCLAYS MORTGAGE TRUST 2021-NPL1, MORTGAGE-BACKED
cr		Ditech Financial LLC

District/off: 0315-1

User: auto

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Date Rcvd: Jul 27, 2022

Form ID: pdf900

Total Noticed: 18

cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
14664615	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Office of District Counsel, 1000 Liberty Center, Suite 601C, Pittsburgh, PA 15222
14664613	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14664621	##+	Saint Vincent Institute, 3530 Peach Street, LL 1, Erie, PA 16508-2768

TOTAL: 3 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Joseph Francis Frazzini dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Harry B. Reese	on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGE-BACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirn.com
Jill Manuel-Coughlin	on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGE-BACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirn.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6